

Information to identify the case:			
Debtor 1	Matthew C. Stefero		
	First Name	Middle Name	Last Name
Debtor 2	Kristy L. Stefero		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-25207-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew C. Stefero

Kristy L. Stefero

3/28/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Matthew C. Stefero
 Kristy L. Stefero
 Debtors

Case No. 13-25207-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db/jdb +Matthew C. Stefero, Kristy L. Stefero, 904 Greenhill Road, Pittsburgh, PA 15209-1333
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13765919 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 13783708 +American Education Services, PO Box 8183, Harrisburg, Pa 17105-8183
 13765922 +EIS Collections, PO Box 1730, Reynoldsburg, OH 43068-8730
 13765923 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, Customer Service, MD 1MOC2G-4050, 38 Fountain Square Plaza, Cincinnati, OH 45263)
 13765924 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
 13776749 +Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013
 13765926 +NTB Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
 13781959 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13765927 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2019 02:37:25 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13805582 +E-mail/Text: bncmail@w-legal.com Mar 29 2019 02:37:50 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13765920 EDI: BANKAMER.COM Mar 29 2019 06:18:00 Bank of America, PO Box 982235, El Paso, TX 79998
 13828572 EDI: BL-BECKET.COM Mar 29 2019 06:18:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13765921 +EDI: CHASE.COM Mar 29 2019 06:18:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 13986144 EDI: ECMC.COM Mar 29 2019 06:18:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 13765925 +EDI: CBSKOHL'S.COM Mar 29 2019 06:18:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 13765925 +E-mail/Text: bncnotices@becket-lee.com Mar 29 2019 02:36:57 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 13765928 +EDI: CITICORP.COM Mar 29 2019 06:18:00 The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 13765929 +EDI: USAA.COM Mar 29 2019 06:18:00 USAA, 10750 McDermott Ave, San Antonio, TX 78288-1600
 13793623 +E-mail/Text: bncmail@w-legal.com Mar 29 2019 02:37:50 USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
 cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 13786528* +Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

Date Rcvd: Mar 28, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Michael C. Eisen on behalf of Joint Debtor Kristy L. Stefero attorneyeisen@yahoo.com,
aarin96@hotmail.com
Michael C. Eisen on behalf of Debtor Matthew C. Stefero attorneyeisen@yahoo.com,
aarin96@hotmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7